

Nancy L. Worley
Secretary of State

P.O. Box 5616
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STATE OF ALABAMA

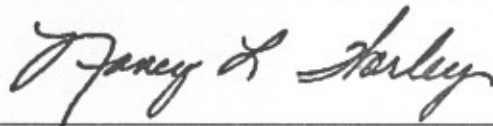
I, Nancy L. Worley, Secretary of State of the State of Alabama, having custody of the Great and Principal Seal of said State, do hereby certify that

the domestic corporation records on file in this office disclose that Peoples Community Bank incorporated in Houston County, Columbia, Alabama on October 16, 1912. I further certify that the records do not disclose that said Peoples Community Bank has been dissolved.

In Testimony Whereof, I have hereunto set my hand and affixed the Great Seal of the State, at the Capitol, in the City of Montgomery, on this day.

January 30, 2006

Date



Nancy L. Worley

Secretary of State

